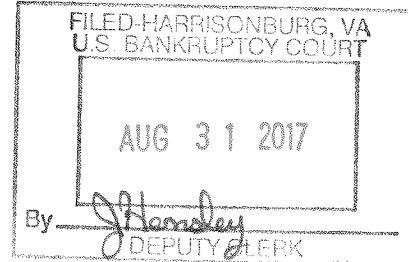


Fill in this information to identify your case:

Debtor 1	Michael	Shane	Lam
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: WESTERN VIRGINIA District of			
Case number (if known)			



Check if this is an amended filing

Official Form 103B

Application to Have the Chapter 7 Filing Fee Waived

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: Tell the Court About Your Family and Your Family's Income

1. What is the size of your family?

Your family includes you, your spouse, and any dependents listed on Schedule J: Your Expenses (Official Form 106J).

Check all that apply:

- You
 Your spouse
 Your dependents

3
How many dependents?

Total number of people

2. Fill in your family's average monthly income.

Include your spouse's income if your spouse is living with you, even if your spouse is not filing.

Do not include your spouse's income if you are separated and your spouse is not filing with you.

That person's average monthly net income (take-home pay)

You \$ 2550.00

Your spouse ... + \$ 0

Subtotal..... \$ 2550.00

- \$ 0

Total..... \$ 2550.00

Subtract any non-cash governmental assistance that you included above.

Your family's average monthly net income

3. Do you receive non-cash governmental assistance?

- No
 Yes. Describe.....

Type of assistance

4. Do you expect your family's average monthly net income to increase or decrease by more than 10% during the next 6 months?

- No
 Yes. Explain.....

5. Tell the court why you are unable to pay the filing fee in installments within 120 days. If you have some additional circumstances that cause you to not be able to pay your filing fee in installments, explain them.

I am 2 1/2 months behind
on Rent and just don't make enough
All my money on hand needs
to got pay my Rent!

Debtor 1 **Michael Shane Lam**
 First Name Middle Name Last Name

Case number (if known) _____

Part 2: Tell the Court About Your Monthly Expenses

6. Estimate your average monthly expenses.

Include amounts paid by any government assistance that you reported on line 2. \$ 2,500

If you have already filled out *Schedule J, Your Expenses*, copy line 22 from that form.

7. Do these expenses cover anyone who is not included in your family as reported in line 1?

- No
 Yes. Identify who.....

8. Does anyone other than you regularly pay any of these expenses?

If you have already filled out *Schedule I: Your Income*, copy the total from line 11.

- No

- Yes. How much do you regularly receive as contributions? \$ _____ monthly

9. Do you expect your average monthly expenses to increase or decrease by more than 10% during the next 6 months?

- No
 Yes. Explain.....

Part 3: Tell the Court About Your Property

If you have already filled out *Schedule A/B: Property (Official Form 106A/B)* attach copies to this application and go to Part 4.

10. How much cash do you have?

Examples: Money you have in your wallet, in your home, and on hand when you file this application

Cash: \$ 200.00

11. Bank accounts and other deposits of money?

Examples: Checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, and other similar institutions. If you have more than one account with the same institution, list each. Do not include 401(k) and IRA accounts.

Checking account:	Institution name: <u>Doupunkt Credit</u>	Amount: \$ <u>600.00</u>
Savings account:	_____	\$ _____
Other financial accounts:	_____	\$ _____
Other financial accounts:	_____	\$ _____

12. Your home? (if you own it outright or are purchasing it)

Examples: House, condominium, manufactured home, or mobile home

Number Street	Current value: \$ <u>0</u>		
City	State	ZIP Code	Amount you owe on mortgage and liens: \$ _____

13. Other real estate?

Number Street	Current value: \$ _____		
City	State	ZIP Code	Amount you owe on mortgage and liens: \$ _____

14. The vehicles you own?

Examples: Cars, vans, trucks, sports utility vehicles, motorcycles, tractors, boats

Make: <u>Cadillac</u>	Model: <u>ATS</u>	Year: <u>2013</u>	Mileage: _____	Current value: \$ <u>0</u>
Make: _____	Model: _____	Year: _____	Mileage: _____	Amount you owe on liens: \$ <u>17,000</u>

Debtor 1 **Michael Shane Lam** Case number (if known) _____

15. Other assets?

Do not include household items and clothing.

Describe the other assets:

Current value: \$ _____

Amount you owe on liens: \$ _____

16. Money or property due you?

Examples: Tax refunds, past due or lump sum alimony, spousal support, child support, maintenance, divorce or property settlements, Social Security benefits, workers' compensation, personal injury recovery

Who owes you the money or property?

How much is owed? Do you believe you will likely receive payment in the next 180 days?

\$ _____

No

\$ _____

Yes. Explain:

Part 4: Answer These Additional Questions

17. Have you paid anyone for services for this case, including filling out this application, the bankruptcy filing package, or the schedules?

No

Yes. Whom did you pay? Check all that apply:

- An attorney
- A bankruptcy petition preparer, paralegal, or typing service
- Someone else _____

How much did you pay?

\$ _____

18. Have you promised to pay or do you expect to pay someone for services for your bankruptcy case?

No

Yes. Whom do you expect to pay? Check all that apply:

- An attorney
- A bankruptcy petition preparer, paralegal, or typing service
- Someone else _____

How much do you expect to pay?

\$ _____

19. Has anyone paid someone on your behalf for services for this case?

No

Yes. Who was paid on your behalf? Check all that apply:

- An attorney
- A bankruptcy petition preparer, paralegal, or typing service
- Someone else _____

Who paid?

Check all that apply:

- Parent
- Brother or sister
- Friend
- Pastor or clergy
- Someone else _____

How much did someone else pay?

\$ _____

20. Have you filed for bankruptcy within the last 8 years?

No

Yes. District _____ When _____ Case number _____
MM/ DD/ YYYY

District _____ When _____ Case number _____
MM/ DD/ YYYY

District _____ When _____ Case number _____
MM/ DD/ YYYY

Part 5: Sign Below

By signing here under penalty of perjury, I declare that I cannot afford to pay the filing fee either in full or in installments. I also declare that the information I provided in this application is true and correct.





Signature of Debtor 1

Signature of Debtor 2

Date 8/31/2017
MM / DD / YYYY

Date _____
MM / DD / YYYY